

Summary of Cover

Extensive Cover

We have compared and added a number of policy benefits to give you one of the best covers available.

**Available 24hrs a day
7 days a week**

Personally answered 0800 phone number

Roadservice Cover

Flat Tyre/Damaged Wheel, Flat Battery, Locked Out, Lost Keys, Out of Fuel, Breakdown Towing (mechanical or electrical)

Accident Management Service

Crash Management gives Protecta customers quality 24 hour, 7 days a week nationwide service including free pick-up and delivery, free late-model courtesy cars and emergency accident roadside assistance if required

Easy claims process

Experienced people that make the process as fast and easy as possible for you

Benefits

- **Pay Monthly - no extra fees or charges**
- **New for old for three years**
- **Trailer Cover**
- **Windscreen Cover**
- **Accidental Death Cover \$5000**
- **Keys and Locks**
- **Completion of Journey Costs**
- **No Blame Bonus and Excess Protection**
- **Protected No Claim Bonus**
- **Rental Vehicle Cover (optional)**

Liability Cover

Legal Liability cover for \$20 Million for Third Party Damage
\$1 Million for Third Party Injury

Discount Options

- **Named Driver**
- **Restricted Driver**

This document is a Summary of Cover only and does not form part of the Insurance Contract. Limits apply to some items; please refer to the policy wording for full Insurance contract terms and conditions.

Insurance products administered by Protecta Insurance New Zealand Limited.



Roadservice Cover

24/7 Roadservice Cover - should your vehicle suffer one of the failures listed below and not be able to be driven

Just telephone 0800 PROTECT (0800 776 832) and advise you are a Protecta Insurance Roadservice Cover customer and quote your Policy or Registration Number

A maximum of 3 free callouts for any 12 month period of insurance

Cover Includes

Flat Tyre or Damaged Wheel	Changing a damaged tyre/wheel on the nominated vehicle
Flat Battery	Providing a battery boost and any other practical assistance to start the vehicle. If the vehicle requires a new battery we will arrange a new battery at the expense of the driver
Locked Out	Assisting you to access the vehicle where keys have been accidentally locked inside the vehicle
Out of fuel	Providing free delivery of \$20 worth of liquid fuel. Cost of the fuel will be at the expense of the driver
Lost Keys	Arranging a locksmith to help get the driver back in the vehicle. Any replacement keys provided will be at the expense of the driver
Breakdown (Mechanical or Electrical)	Attempt to provide emergency repairs at the roadside. If we are not able to mobilise the vehicle or it requires parts we will tow it to the nearest authorised Protecta Insurance repairer. If you want the vehicle to be towed to another authorised repairer then you may be required to pay the towing charges
Exclusions	<ul style="list-style-type: none">• Unattended vehicles• Unauthorised repairs• Vehicles damaged as a result of an accident• Natural disaster areas where the vehicle can not be reached• Where special equipment is required• Vehicles that are not on legally constructed roads i.e. Public Legal Roads• Vehicles with a gross weight exceeding 3,500kg• Vehicles that are not roadworthy or are operated in an unsafe or illegal manner• Vehicles that do not have a current Registration or Warrant of Fitness• Breakdowns that are covered by other insurance policies